

Revised Escalation Matrix for Resolution of Complaints

As per para 2.01 of the Grievance Redressal Policy “ the policy is to be read in tandem with changes / modifications that may be advised by RBI and / or any regulator and / or by the Bank from time to time.”

In line with RBI directions in the form of ‘Internal Ombudsman Scheme, 2018’ dated September 03, 2018, the Bank has adopted the scheme and accordingly, the escalation matrix given in para 5 of the Grievance Redressal Policy of the Bank have been revised w.e.f. January 2019, as follows:

For General Banking complaints (excluding Credit Cards)

S. No.	Level of Complaint Lodgement/ Escalation and Official	Day of lodging / escalating complaint	Days Available for Redressal
1	First Level: Branch/ Region Branch Head/ Regional Head	Day 1	8 Working Days
2	Second Level: Zone Grievance Redressal Officer (GRO)	Day 9	3 Working Days
3	Third Level: Head Office Chief Grievance Redressal Officer (CGRO)	Day 12	3 Working Days
4	Fourth Level: Head Office Internal Ombudsman (IO)	Day 15	16 working days

For Credit Card Related Complaints

S. No.	Level of Complaint Lodgement/ Escalation and Official	Day of lodging / escalating complaint	Days Available for Redressal
1	First Level: ATOS/ Head Office ATOs Customer Care Team/ Credit Card Team (Head Office)	Day 1	8 Working Days
2	Second Level: Head Office Product Head – Credit Cards	Day 9	3 Working Days
3	Third Level: Head Office Chief Grievance Redressal Officer (CGRO)	Day 12	3 Working Days
4	Fourth Level: Head Office Internal Ombudsman (IO)	Day 15	16 working days